

2024/2025 CSURMA High Hazardous & War Risk Country List

	High Hazardous Country (\$50 supplement per 30 days / per employee)	A&H Premium Supplement (rate per participant / per day)	War Risk Country (Chancellor's Office approval needed)
Afghanistan	underwriter approval	underwriter approval	X
Algeria	X		
Angola	X		
Bahrain	X		
Belarus	NO COVERAGE	NO COVERAGE	NO COVERAGE
Bosnia & Herzegovina	X		
Burkina Faso		\$12.35	
Burma (Myanmar)	underwriter approval	\$12.35	
Burundi	X		
Cambodia	X		
Cameroon		\$12.35	
Central African Republic	X	\$12.35	
Chad		\$12.35	
Colombia	X		
Cote d'Ivoire / Ivory Coast	X		
Cuba	X (OFAC Affidavit & Itinerary needed, trips under 30 days)		
Democratic Republic of Congo (Zaire)	X	\$12.35	
Egypt	X		
Ethiopia	X	\$12.35	
Guinea-Bissau	X	\$6.85	
Haiti	X	underwriter approval	
India	X	\$12.35 (Jammu & Kashmir)	
India	X	\$6.85 (Assam & Bihar)	
Indonesia	X		
Iran	X (OFAC Affidavit & Itinerary needed, trips under 30 days)	\$12.35	X
Iraq	X	\$12.35	
Israel	NO COVERAGE	NO COVERAGE	NO COVERAGE
Kosovo	X		
Kuwait	X		
Kyrgyz Republic (Kyrgyzstan)	X	\$6.85 (Assam & Bihar)	
Lebanon	NO COVERAGE	NO COVERAGE	NO COVERAGE
Liberia	X		
Libya	X	\$12.35	
Mali	X	\$12.35	
Mauritania		\$6.85	
Moldova		\$12.35	
Morocco (Western Sahara ONLY)		\$6.85 (Western Sahara)	
Mozambique		\$6.85	
Niger	X	\$12.35	
Nigeria	X	\$12.35	
North Korea	NO COVERAGE	NO COVERAGE	NO COVERAGE

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Afghanistan	underwriter approval	underwriter approval	X
Northern Ireland	X		
Papua New Guinea		\$6.85	
Pakistan	X	\$12.35	
Philippines		\$6.85	
Peru	X		
Russia	NO COVERAGE	NO COVERAGE	NO COVERAGE
Sierra Leone	X		
Somalia	X	\$12.35	
South Sudan	X	\$12.35	
Sudan	X	\$12.35	
Tajikistan		\$6.85	
Thailand (Patani, Yala, Songkhala, & Narathiwat Provinces ONLY)		\$12.35 (Patani, Yala, Songkhala, & Narathiwat Provinces)	
Syria	underwriter approval	\$12.35	X
Turkey	X		
Uganda	X		
Ukraine	NO COVERAGE	NO COVERAGE	NO COVERAGE
Venezuela	X	\$12.35	
West Bank & Gaza	NO COVERAGE	NO COVERAGE	NO COVERAGE
Yemen	X	underwriter approval	X
Zimbabwe	X		
Zimbabwe	X		